

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

Fill in this information to identify your case:

Debtor 1: Rebecca Lillian Meder
First Name Middle Name Last Name

Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name

Case Number: **19-10959**
(If known)

SSN# Debtor 1: XXX-XX- xxx-xx-6529

SSN# Debtor 2: XXX-XX- _____

☐ Check if this is an amended plan, and list below the sections of the plan that have changed.

CHAPTER 13 PLAN

Section 1: Notices.

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on this form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with Local Rules and judicial rulings may not be confirmable. *You must check each box that applies in § 1.1 and 1.3 below. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 4, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest will be done by separate motion or adversary proceeding.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions set out in Section 9	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You will need to file a proof of claim in order to be paid under any plan. Official notice will be sent to Creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and information regarding the filing of proofs of claim.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least seven days before the date set for the hearing on confirmation. You will receive notification from the Bankruptcy Court of the date set for the hearing on confirmation. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The applicable commitment period is:

☒ 36 Months

☐ 60 Months

The amount that allowed priority and non-priority unsecured claims would receive if assets were liquidated in a Chapter 7 case, after allowable exemptions, is estimated to be \$ 0.00 .

Section 2: Payments.

2.1 The Debtor will make payments to the Trustee as follows:

\$786.00 per **Month** for **60** month(s)

Additional payments **NONE**

- 2.2 The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed. If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to pay creditors as specified in this plan.

Section 3: Fees and Priority Claims.

3.1 Attorney fees.

☒ The Attorney for the Debtor will be paid the presumptive base fee of \$ **4,500.00**. The Attorney has received \$ **0.00** from the Debtor pre-petition and the remainder of the fee will be paid monthly by the Trustee as funds are available.

☐ The Attorney for the Debtor will be paid a reduced fee of \$ _____. The Attorney has received \$ _____ from the Debtor pre-petition and the remainder of the fee will be paid monthly by the Trustee as funds are available.

☐ The Attorney for the Debtor will file an application for approval of a fee in lieu of the base fee.

- 3.2 Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

3.3 Priority Domestic Support Obligations ("DSO").

- a. ☒ None. If none is checked, the rest of Section 3.3 need not be completed or reproduced.

3.4 Other Priority Claims to be Paid by Trustee.

- a. ☐ None. If none is checked, the rest of Section 3.4 need not be completed or reproduced.

- b. To Be Paid by Trustee

Creditor	Estimated Priority Claim
Guilford County Tax Department	\$41.64
Internal Revenue Service	\$1,469.16
North Carolina Dept. of Revenue	\$234.96

Section 4: Secured Claims.

4.1 Real Property – Claims Secured Solely by Debtor's Principal Residence.

- a. ☒ None. If none is checked, the rest of Section 4.1 need not be completed or reproduced.

4.2 Real Property – Claims Secured by Real Property Other Than by Debtor's Principal Residence AND Claims Secured by Debtor's Principal Residence and Additional Collateral.

- a. ☒ None. If none is checked, the rest of Section 4.2 need not be completed or reproduced.

4.3 Personal Property Secured Claims.

- a. ☐ None. If none is checked, the rest of Section 4.3 need not be completed and reproduced.

- b. ☒ Claims Secured by Personal Property to be Paid in Full.

Creditor	Collateral	Estimated Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
Acima Credit, LLC	Queen Bed and Nightstand	\$1,236.32	\$18.51	7.25%	\$0.00	

Creditor	Collateral	Estimated Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
Kornerstone Credit, LLC	Mattress, box spring and Dining room Set	\$2,303.65	\$45.89	7.25%	\$0.00	
Progressive Leasing	Engagement Ring	\$552.15	\$11.00	7.25%	\$0.00	

- c. ☒ Claims Secured by Personal Property excluded from 11 U.S.C. § 506 being either (i) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the Debtor, or (ii) incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. The filed claim must include documentation to show exclusion from 11 U.S.C. § 506 in order to be paid in full.

Creditor	Collateral	Estimated Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
Credit Acceptance Corporation	2018 Toyota Yaris iA 44,147 miles NADA 90% Clean Retail	\$17,936.64	\$455.38	17.99%	\$0.00	

- d. ☐ Request for Valuation to Treat Claims as Secured to the Value of the Collateral and Any Amount in Excess as Unsecured. *This will be effective only if the applicable box in Section 1.1 of this plan is checked.*

Creditor	Estimated Amount of Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
-NONE-									

- e. ☐ Maintenance of Payments and Cure of Default.

Proofs of claim should reflect arrearage through the petition date. For accounts that are in default the Trustee will commence disbursements of installment payments the month after confirmation and any filed arrearage claims will be adjusted accordingly. Amounts stated on a proof of claim as adjusted to include post-petition payments through the month of confirmation, will control over any contrary amounts listed below for the installment payment and the arrearage.

Creditor	Collateral	Installment Payment	Estimated Arrearage Amount on Petition Date
-NONE-			

The Debtor requests that the Court determine the value of the secured claims listed as set forth in Sections 4.1.d, 4.2.d, and 4.3.d as applicable. For each non-governmental secured claim listed above, the Debtor states that the value of the secured claim should be set out in the column headed Amount of Secured Claim. For secured claims of governmental units only, unless otherwise ordered by the Court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed above. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated above.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Section 6 of this plan. If the amount of a creditor's secured claim is listed above as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Section 6 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in Section 4.

The holder of any claim listed in Section 4 as having value in the column headed Amount of Secured Claim will retain the lien on the property interest of the Debtor or the estate until the earlier of:

- (a) payment of the underlying debt determined under non-bankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Section 5: Collateral to be Surrendered.

- a. ☐ None. If none is checked, the rest of Section 5 need not be completed or reproduced.
- b. ☒ The Debtor Proposes to Surrender to Each Creditor Listed Below the Collateral that Secures the Creditor's Claim.

Upon timely filing of a claim evidencing a non-avoidable lien, the Debtor will surrender the collateral in satisfaction of the secured claim, and the stay under 11 U.S.C. § 362(a) will be terminated as to the collateral only and the stay under § 1301 will be terminated in all respects effective upon confirmation of this plan. Effective upon confirmation the creditor will be allowed a period of 120 days for personal property and a period of 180 days for real property to file a documented deficiency claim. Any allowed unsecured claim resulting from disposition of the collateral will be treated as an unsecured claim under Section 6.

Creditor	Collateral to be Surrendered
Anderson Financial Services, LLC LoanMax	2008 Hyundai Elantra Seized by Greensboro Police Department

Section 6: Nonpriority Unsecured Claims.

6.1 Nonpriority Unsecured Claims Not Separately Classified.

Allowed nonpriority unsecured claims will be paid pro rata with payments to commence after priority unsecured claims are paid in full.

- a. ☒ The estimated dividend to nonpriority unsecured claims is 0.00 %.
- b. ☐ The minimum sum of \$_____ will be paid pro rata to nonpriority unsecured claims due to the following:
- ☐ Liquidation Value
 - ☐ Disposable Income
 - ☐ Other

6.2 Separately Classified Nonpriority Unsecured Claims.

- a. ☐ None. If none is checked, the rest of Section 6.2 need not be completed or reproduced.
- b. ☒ Allowed Nonpriority Unsecured Claims Listed Below are Separately Classified.

Creditor	Basis for Separate Classification (Include Name and Address of Co-Debtor, if Applicable)	Estimated Claim	Monthly Payment	Interest Rate (If applicable)
Fleming Apartments, LLC	Arrearage on lease agreement on Residence	\$3,062.00	\$107.91	5.00%

Section 7: Executory Contracts and Unexpired Leases.

- a. ☐ None. If none is checked, the rest of Section 7 need not be completed or reproduced.
- b. ☐ Executory Contracts and Leases to be Rejected.

Creditor	Nature of Lease or Contract
-NONE-	

- c. ☒ Executory Contracts and Leases to be Assumed.

Creditor	Nature of Lease or Contract	Monthly Payment	Payment by Debtor or Trustee	Arrearage Amount	Arrearage Paid by Debtor or Trustee	Monthly Payment on Arrearage
Fleming Apartments, LLC	Arrearage on lease agreement on Residence	\$975.00	Debtor	\$0.00	Trustee	\$0.00

Section 8: Local Standard Provisions.

- 8.1
- The Trustee shall collect and disburse payments in accordance with the plan.
 - Proofs of claim must be filed to receive disbursements pursuant to the plan. Any claim to be paid as secured must contain evidence of a properly perfected lien on property of the estate. If a claim is listed as secured and the creditor files an unsecured claim, the claim will be treated as unsecured.
 - Any creditor holding an allowed secured claim and to whom the Debtor is surrendering property under the order confirming plan is granted relief from the automatic stay as to the property and relief from any co-debtor stay so the creditor may obtain possession and liquidate the property. Any net proceeds, after payment of liens and costs of liquidation, are to be forwarded to the Trustee.
 - All payments being made by the Trustee on any claim secured by real or personal property shall terminate upon the lifting of the automatic stay with respect to the affected property.
 - Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien.
 - Notwithstanding 11 U.S.C. § 1327(b), all property of the estate as specified by 11 U.S.C. §§ 541 and 1306 shall continue to be property of the estate following confirmation until the earlier of discharge, dismissal, or conversion of the case.
 - Confirmation of the plan shall not prejudice the right of the Debtor or Trustee to object to any claim.
 - The Debtor must promptly report to the Trustee and must amend the petition schedules to reflect any significant increases in income and any substantial acquisitions of property such as inheritance, gift of real or personal property, or lottery winnings.
- 8.2 THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE TO THE HOLDER OR SERVICER ("HOLDER") OF A CLAIM SECURED BY A DEED OF TRUST, A MORTGAGE OR SECURITY INTEREST IN REAL PROPERTY, OR A MOBILE HOME THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE:
- The Holder, upon confirmation, is precluded from imposing late charges or other default related fees based solely on pre-confirmation default.
 - If the Trustee is disbursing ongoing monthly installment payments, the Holder must apply each ongoing payment to the month in which the payment is designated.
 - For any loan with an escrow account, the Holder must prepare and must send an escrow analysis annually to the Debtor, the Trustee and the Debtor's attorney. The first escrow analysis must be filed with the proof of claim in accordance with Bankruptcy Rule 3002.1. The escrow analysis should not include any amounts that were included or should have been included in the arrearage claim.
 - The Holder shall continue to send monthly statements to the Debtor in the same manner as existed pre-petition and such statements will not be deemed a violation of the automatic stay.
 - The Holder is required, upon request, to provide account information to the Trustee within 21 days of the request and failure to provide a timely response may result in an order requiring the Holder to appear and show cause as to why Holder should not be sanctioned for failure to comply.
 - Nothing herein shall modify Holder's responsibilities under Bankruptcy Rule 3002.1.
 - Unless the Court orders otherwise, an order granting a discharge in the case shall be a determination that all pre-petition and post-petition defaults have been cured and the account is current and reinstated on the original payment schedule under the note and security agreement as if no default had ever occurred.
 - PENALTY FOR FAILURE OF HOLDER TO COMPLY WITH THE REQUIREMENTS OUTLINED IN BANKRUPTCY RULE 3002.1.
Without limitation to the Court's authority to afford other relief, any willful failure of the Holder to credit payments in the manner required by Bankruptcy Rule 3002.1 or any act by the creditor following the entry of discharge to charge or collect any amount incurred or assessed prior to the filing of the Chapter 13 Petition or during the pendency of the Chapter 13 case that was not authorized by the order confirming plan or approved by the Court after proper notice, may be found by the Court to constitute contempt of Court and to be a violation of 11 U.S.C. § 524(i) and the injunction under 11 U.S.C. § 524(a)(2).

Section 9: Nonstandard Plan Provisions.

- a. ☒ None. If none is checked, the rest of Section 9 need not be completed or reproduced.

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in MDNC Local Form 113, other than any nonstandard provisions included in Section 9.

Signature(s):

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

X _____
Rebecca Lillian Meder
Signature of Debtor 1

Executed on **October 1, 2019**
mm/dd/yyyy

X _____
Signature of Debtor 2

Executed on _____
mm/dd/yyyy

/s/ Dirk W. Siegmund

Dirk W. Siegmund 20796
Signature of Attorney for Debtor(s)

Date: **October 1, 2019**

Address: **100 S. Elm St, Ste. 500**
Greensboro, NC 27401
Telephone: **336-274-4658**
State Bar No: **20796 NC**

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

In re: Rebecca Lillian Meder)	Case No. 19-10959
)	
1310 Fleming Road, Apt. Q)	
(address))	
Greensboro NC 27410-0000)	CHAPTER 13 PLAN
SS# XXX-XX- xxx-xx-6529)	
SS# XXX-XX- _____)	
)	
Debtor(s))	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid , to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402
Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Greensboro Division
Post Office Box 1720
Greensboro, NC 27402-1720

500 Fast Cash
P.O. Box 340
Hays, MT 59527

Ability Recovery Service
284 Main St.
Pittston, PA 18641

Acima Credit, LLC
9815 S. Monroe St., 4th Floor
Sandy, UT 84070-4296

Anderson Financial Services, LLC LoanMax
3440 Preston Ridge Rd., Ste. 500
Alpharetta, GA 30005

AT&T
c/o Bankruptcy
4331 Communication Drive, Floor 4W
Dallas, TX 75211

Atlantic Credit & Finance Incorporated
P.O. Box 13386
Roanoke, VA 24033

Atlantic Credit and Finance
3353 Orange Avenue
Roanoke, VA 24012

Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001

Attorney General of the United States
US Dept. of Justice
950 Pennsylvania Avenue NW
Washington, DC 20530

Banfield
18101 SE 6th Way
Vancouver, WA 98683

Bank of America
100 N. Tryon St.
Charlotte, NC 28255

Beavers Keating DDS
2600 Oakcrest Ave.
Greensboro, NC 27408

Branch App
301 4th Avenue S, Suite 960N
Minneapolis, MN 55415

Brigit
43 W 23rd Street
New York, NY 10010

Capital One Bank, NA
P.O. Box 30281
Salt Lake City, UT 84130

College Foundation of NC
2917 Highwoods Blvd.
Raleigh, NC 27604

Cone Health
1200 North Elm Street
Greensboro, NC 27401

Credit Acceptance Corporation
25505 West 12 Mile Road
Southfield, MI 48034

Credit Bureau
PO Box 26140
Greensboro, NC 27402

Credit Union of Colorado
1390 Logan St
Denver, CO 80203

Datamax
711 Coliseum Plaza Ct. #B
Winston Salem, NC 27106

Discover Bank
P.O. Box 3025
New Albany, OH 43054-3025

Discover Bank
Discover Producats Inc.
P.O. Box 3025
New Albany, OH 43054-3025

Diversified Consultants
P.O. Box 679543
Dallas, TX 75267-9543

Duke Energy
P.O. Box 1090
Charlotte, NC 28201-1090

Duke Health Customer Service Department
5213 South Alston Avenue
Durham, NC 27713

Eagle Physicians
324 W. Wendover Avenue, Suite 200
Greensboro, NC 27408

Egale Physicians and Associates
P.O. Box 14883
Greensboro, NC 27415-4883

Employment Security Commission
2301 West Meadowview Road
Greensboro, NC 27407

Farless Dental Group
2511 Oakcrest Ave.
Greensboro, NC 27408-1936

FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106

First Premier
601 S. Minnesta Ave
Sioux Falls, SD 57104
First Premier Bank

3820 N. Louise Ave.
Sioux Falls, SD 57107

Firstpoint Collection Resolution
2840 Electric Road, #202
Roanoke, VA 24018

Fleming Apartments, LLC
721 Mt. Carmel Church Rd.
Chapel Hill, NC 27517

Graham E. Farless, DDS, PA
2511 Oakcrest Ave.
Greensboro, NC 27408

Green Trust Cash
5125 G St. SE
Miami, OK 74354

Green Trust Cash
P.O. Box 340
Hays, MT 59527

Guilford County Tax Department
PO Box 71072
Charlotte, NC 28272-1072

IC System, Inc.
PO Box 64378
Saint Paul, MN 55164-0378

Internal Revenue Service
Centralized Insolvency
PO Box 7346
Philadelphia, PA 19101-7346

Kornerstone Credit, LLC
Attn: Lester Rueda
1111 E Draper Parkway, Suite 200
Draper, UT 84020

Kornerstone Credit, LLC
3353 Orange Avenue
Roanoke, VA 24012

LabCorp
P.O. Box 2240
Burlington, NC 27716

LoanMax
1150 Memorial Blvd N
Martinsville, VA 24112

Midwest Fidelity
103 South Main Street
Ottawa, KS 66067

National Recovery Operations
P.O. Box 26055
Minneapolis, MN 55426

National Small Loans
P.O. Box 632
Lac Du Flambeau, WI 54538

North Carolina Dept. of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

North Star Finance, LLC
P.O. Box 498
Hays, MT 59527

Northern Plains Lending
9620 Las Vegas Blvd S, # 570
Las Vegas, NV 89123

OneMain
P.O. Box 1010
Evansville, IN 47706

Optimum Outcomes
P.O. Box 58015
Raleigh, NC 27658

Plain Green, LLC
93 Mack Road, Suite 600
Box Elder, MT 59521

PMAB, LLC
4135 South Stream Blvd., Suite 400
Charlotte, NC 28217

PRA Receivables Management, LLC
P.O. Box 41021
Norfolk, VA 23541-1021

Progressive Leasing
5651 W. Talavi Blvd.
Glendale, AZ 85306

Radiant Cash
P.O. Box 1183
Lac Du Flambeau, WI 54538

Ronald Brandon Beck
15301 Country Lake Drive
Pineville, NC 28134

Smith Debnam
Attorneys at Law
P.O. Box 176010
Raleigh, NC 27619-6010

State Employees Credit Union
3101 Wake Forest Road
Raleigh, NC 27609

Stephen Robertson
201 Leftwich Street
Greensboro, NC 27401

Synchrony Bank
Attn: Bankruptcy Dept.
P.O. Box 965064
Orlando, FL 32896-5064

Synchrony Bank
c/o PRA Receivables Management, LLC
P.O. Box 41021
Norfolk, VA 23541

True Accord
303 2nd Street, Suite 750 South
San Francisco, CA 94107

Verizon Wireless
Attn: Bankruptcy
500 Technology Drive
Suite 550
Saint Charles, MO 63304

Wake Forest Baptist Health
P.O. Box 751727
Charlotte, NC 28275-1727

Wake Forest Baptist Hospital
Billing Dept. Inquiries
Medical Center Boulevard
Winston Salem, NC 27157

Walden University
100 Washington Ave. S
Suite 900
Minneapolis, MN 55401

Wells Fargo
1100 Corporate Center Dr.
Raleigh, NC 27607

Yellow House Management
721 Mt. Carmel Church Rd.
Chapel Hill, NC 27517

Zoca Loans
Rosebud Lending LZO
P.O. Box 1147
Mission, SD 57555

Zoca Loans
Rosebud Lending LZO
27565 Research Park Drive
Mission, SD 57555

Date **October 1, 2019**

/s/ Dirk W. Siegmund

Dirk W. Siegmund 20796